WARRANTY DEED

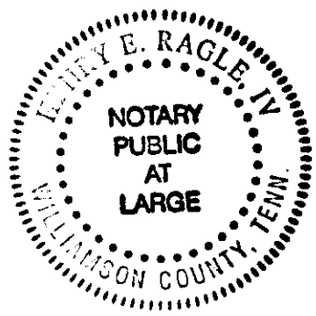
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 154,725.00

x Cynthia D. Montgomery
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31ST DAY OF MARCH, 2000.

Notary Public

My Commission Expires: 8-5-02
(AFFIX SEAL)



My Commission Expires AUG. 5, 2002

Instr:200004060034935 Page: 1 OF 2
REC'D FOR REC 04/06/2000 2:31:26PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $572.48

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. SUITE 210, FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:
Cynthia D. Montgomery
6213 Tuckaleechee Lane
Antioch, TN 37013

Send Tax Bills To:
Same

Map Parcel No.
Map 181-030-A
Parcel 048.00 CO

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, We, **FOX RIDGE HOMES, INC.,** hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **CYNTHIA D. MONTGOMERY,AN UNMARRIED WOMAN,** hereinafter called Grantee, their heirs and assigns, a certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to-wit.

Being Lot No. 48 on the plan of Section Two, Indian Creek Estates of record in Book 9700, pages 558 and 559, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being part of the same property conveyed to Fox Ridge Homes, Inc., by warranty deed from Gregory S. Perrone, Trustee, of record in Book 11473, Page 891, and Re-recorded in Instrument #199912150303482, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes for the year 2000, a lien which are not yet due and payable.

All matters of record in Book 9700, pages 558 and 559, Register's Office for Davidson County, Tennessee.

Restrictive covenants of record in Book 10752, page 553,and in book 11491, page 587, and Book 11708, page 575, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 11033, page 509, Register's Office for Davidson County, Tennessee.

Easement for Family Cemetery of record in Book 6549, page 403, Register's Office for Davidson County, Tennessee.

Storm Water Detention Agreement of record in Book 10729, page 380, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 11031, page 79, Register's Office for Davidson County, Tennessee.

Conveyance of Common Area of record in Book 11033, page 519, Register's Office for Davidson County, Tennessee.

Greenbelt Application of Record in Book 8955, page 509, Register's Office for Davidson County, Tennessee.

All matters on Pud Boundary Plat of Record in Book 9700, page 391, Register's Office for Davidson County, Tennessee.

All existing and recorded easements, rights of way and restrictions, all zoning regulations, building restrictions and setback lines, if any, and easements or right of ways for public utilities.

unimproved: ( )
This is improved: (X) property, known as **6213 Tuckaleechee Lane, Antioch, TN 37013.**

NS2179

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all person whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness MY HAND 31ST. day of MARCH, 2000.

Fox Ridge Homes, Inc.

BY: Alphonse H. Davis
Alphonse H. Davis, CEO

Attest: Deborah P. Buford
Deborah P. Buford, Vice-President

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Alphonse H. Davis and Deborah P. Buford with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the CEO and Vice-President respectively of the Fox Ridge Homes, Inc. the within named bargainor, and corporation, and that they as such CEO and Vice-President being authorized so to do, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation, by the said Alphonse H. Davis as such CEO, and attesting the same of the corporation, by the said Alphonse H. Davis as such CEO, and attesting the same by the said Deborah P. Buford as such Vice-President..

WITNESS my hand and notarial seal at my office at Franklin, Tennessee, this 31ST. **day of** MARCH, 2000.

NOTARY PUBLIC

My Commission expires: 8-5-02

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My Commission Expires AUG. 5, 2002